

California Department of Insurance

2011 Long Term Care (LTC) Rate Guide – Individual Policies Report

A Policy Comparison Form is a listing of the policy benefits and sample premiums for each company. This report provides a list of **Individual** LTC policies, by type (i.e. comprehensive, nursing home/residential only, or home care only) and for each company.

At the top of each Policy Comparison Form is the name of the company and the specific policy form number. Below the company's name and form number, a brief description of the policy is provided along with the specific benefits and features offered in each policy. On the bottom half of the Policy Comparison Form is a listing of sample premiums for various ages. You will notice that premiums in each column change depending upon whether the benefits will be paid out for three years or are lifetime benefits, and whether inflation protection is included or left out. Additional information on a company's premiums & benefits, can be found on the Additional Company Premium & Benefit Notes section of the LTC Consumer Rate Guide.

To view a specific company's **Individual** LTC policy, please choose the **company's bookmark** on the left hand side of the Adobe Acrobat (pdf) report or you can click on the **company's name**.

LTC INDIVIDUAL POLICIES		
COMPANY NAME	TYPE	FORM
AMERICAN GENERAL LIFE INSURANCE COMPANY	COMPREHENSIVE	08000-CA
BANKERS LIFE AND CASUALTY COMPANY	COMPREHENSIVE	GR-N350
GENWORTH LIFE INSURANCE COMPANY	COMPREHENSIVE	7035AX-REV
KNIGHTS OF COLUMBUS	COMPREHENSIVE	LTC01-CA 1-03(TQ)
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	COMPREHENSIVE	MM500-P-CA
MEDAMERICA INSURANCE COMPANY	COMPREHENSIVE	SPL-336
MUTUAL OF OMAHA INSURANCE COMPANY	COMPREHENSIVE	LTC04I (TQ-COMP)
NEW YORK LIFE INSURANCE COMPANY	COMPREHENSIVE	ILTC-5000(CA)(1001)
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	COMPREHENSIVE	RS.LTC.(0708)
PHYSICIANS MUTUAL INSURANCE COMPANY	COMPREHENSIVE	P146EE
PRUDENTIAL INSURANCE COMPANY OF AMERICA	COMPREHENSIVE	GRP 113146
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMPREHENSIVE	97058 CA.1
TRANSAMERICA LIFE INSURANCE COMPANY	COMPREHENSIVE	TLC-1-FP (CA) 1001
UNITED OF OMAHA LIFE INSURANCE COMPANY	COMPREHENSIVE	LTC06UI
BANKERS LIFE AND CASUALTY COMPANY	COMPREHENSIVE	GR-N380
KNIGHTS OF COLUMBUS	COMPREHENSIVE	LTC01-CA 1-03(NTQ)
MUTUAL OF OMAHA INSURANCE COMPANY	COMPREHENSIVE	LTC04I (NTQ-COMP)

LTC INDIVIDUAL POLICIES

COMPANY NAME	TYPE	FORM
PHYSICIANS MUTUAL INSURANCE COMPANY	COMPREHENSIVE	P145EE
PHYSICIANS MUTUAL INSURANCE COMPANY	HOME CARE ONLY	80578P147EE
BANKERS LIFE AND CASUALTY COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	GR-N340
KNIGHTS OF COLUMBUS	NURSING HOME AND RESIDENTIAL CARE FACILITY	NHC01-CA 1-03(TQ)
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	MM501-P-CA
MEDAMERICA INSURANCE COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	SPL-336-N
NEW YORK LIFE INSURANCE COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	INH-5000(CA)(1001)
PHYSICIANS MUTUAL INSURANCE COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	P148EE
BANKERS LIFE AND CASUALTY COMPANY	NURSING HOME AND RESIDENTIAL CARE FACILITY	GR-N370
KNIGHTS OF COLUMBUS	NURSING HOME AND RESIDENTIAL CARE FACILITY	NHC01-CA 1-03(NTQ)

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$2000 minimum to \$12000 maximum per [day, week or month] offered in increments of \$1000.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We will waive the payment of premium which becomes due when the coverage is in force and the insured is receiving benefits under the policy, except for benefits payable during the elimination period. Premiums are waived from the first day the insured receives benefits and we will refund or credit the pro-rata amount paid for periods after the premium waiver begins.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$662	\$1,550	\$576	\$1,348		Not Available	Not Available
55	\$794	\$1,777	\$690	\$1,546		Not Available	Not Available
60	\$1,021	\$2,114	\$888	\$1,838		Not Available	Not Available
65	\$1,480	\$2,723	\$1,287	\$2,368		Not Available	Not Available
70	\$2,439	\$4,000	\$2,121	\$3,478		Not Available	Not Available
75	\$4,361	\$6,454	\$3,792	\$5,612		Not Available	Not Available
80	\$7,552	\$10,497	\$6,567	\$9,128		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$614	\$1,912	\$543	\$1,693		\$919	\$2,982	
55	\$771	\$2,214	\$682	\$1,960		\$1,153	\$3,445	
60	\$1,075	\$2,678	\$951	\$2,371		\$1,597	\$4,134	
65	\$1,558	\$3,428	\$1,379	\$3,034		\$2,301	\$5,260	
70	\$2,454	\$4,697	\$2,172	\$4,157		\$3,614	\$7,178	
75	\$3,930	\$6,760	\$3,479	\$5,983		\$5,726	\$10,227	
80	\$6,444	\$10,076	\$5,703	\$8,918		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$150.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Will waive premium payments that become due when benefits are payable under Nursing Home, Residential Care, Home Care, Bed Reservation, and Hospice.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$792	\$1,767	\$697	\$1,544		\$1,227	\$2,771	
55	\$875	\$1,921	\$770	\$1,679		\$1,342	\$2,923	
60	\$1,139	\$2,323	\$1,003	\$2,031		\$1,845	\$3,875	
65	\$1,681	\$3,111	\$1,479	\$2,720		\$2,663	\$5,173	
70	\$2,705	\$4,380	\$2,381	\$3,829		\$4,380	\$7,022	
75	\$4,836	\$7,313	\$4,255	\$6,391		\$7,733	\$11,398	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☒ See company's notes, pp 119-142

Waiver of Premium

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$406	\$1,138	\$363	\$1,016		\$608	\$1,733	
55	\$520	\$1,322	\$465	\$1,180		\$782	\$2,015	
60	\$701	\$1,585	\$626	\$1,415		\$1,060	\$2,420	
65	\$1,042	\$2,061	\$930	\$1,841		\$1,582	\$3,154	
70	\$1,679	\$2,925	\$1,499	\$2,612		\$2,560	\$4,482	
75	\$3,079	\$4,753	\$2,750	\$4,244		\$3,918	\$6,071	
80	\$4,427	\$6,147	\$3,953	\$5,488		\$5,645	\$7,858	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: No premiums are due when Facility Services Benefit (FSB) are payable and as long as FSB remain payable, any unearned premium returned on a pro-rata basis premium becomes due when FSB are no longer being paid.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$507	\$1,295	\$423	\$1,079		\$813	\$2,075	
55	\$556	\$1,354	\$464	\$1,128		\$892	\$2,169	
60	\$767	\$1,706	\$639	\$1,422		\$1,229	\$2,735	
65	\$1,121	\$1,706	\$934	\$1,859		\$1,796	\$3,574	
70	\$1,836	\$3,209	\$1,530	\$2,674		\$2,942	\$5,142	
75	\$3,169	\$4,995	\$2,641	\$4,162		\$5,079	\$8,004	
80	\$4,502	\$4,995	\$3,752	\$5,646		\$7,215	\$10,858	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$2100 minimum to \$12000 maximum per [day, week or month] offered in increments of \$300.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Premiums are waived the day after the elimination period is met.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$633	\$2,314	\$550	\$2,013		\$1,000	\$4,075	
55	\$863	\$2,703	\$750	\$2,350		\$1,375	\$4,713	
60	\$1,236	\$3,249	\$1,075	\$2,825		\$1,925	\$5,613	
65	\$1,840	\$4,039	\$1,600	\$3,513		\$2,863	\$6,963	
70	\$2,717	\$5,060	\$2,363	\$4,400		\$4,188	\$8,663	
75	\$4,758	\$7,489	\$4,138	\$6,513		\$7,388	\$12,938	
80	\$6,799	\$9,315	\$5,913	\$8,100		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Confined Care Premiums after the Elimination Period. Home Health Care premiums are waived after covered home services are received on a regular basis. (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$627	\$1,519	\$502	\$1,215		\$1,017	\$2,462	
55	\$729	\$1,665	\$583	\$1,332		\$1,180	\$2,696	
60	\$931	\$2,090	\$745	\$1,672		\$1,486	\$3,335	
65	\$1,376	\$2,874	\$1,101	\$2,299		\$2,224	\$4,644	
70	\$2,497	\$4,431	\$1,998	\$3,545		\$3,895	\$6,911	
75	\$4,132	\$6,441	\$3,306	\$5,153		\$6,424	\$10,014	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☐ 75%
☒ 70% ☒ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$493	\$1,581	\$338	\$1,083	\$589	\$1,955
55	\$740	\$2,083	\$507	\$1,427	\$873	\$2,550
60	\$1,020	\$2,521	\$698	\$1,727	\$1,188	\$3,052
65	\$1,509	\$3,235	\$1,033	\$2,215	\$1,734	\$3,870
70	\$2,303	\$4,303	\$1,578	\$2,947	\$2,616	\$5,113
75	\$3,985	\$6,489	\$2,730	\$4,444	\$4,517	\$7,697
80	\$0	\$0	\$0	\$0	\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days
☐ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Premiums will be waived once the policyowner has met the need for long-term care outlined in the contract.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

42* Day Elimination Period.			84** Day Elimination Period.			84** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$641	\$2,345	\$557	\$2,038		\$809	\$3,182	
55	\$789	\$2,504	\$686	\$2,176		\$1,004	\$3,384	
60	\$1,042	\$2,826	\$906	\$2,457		\$1,330	\$3,768	
65	\$1,424	\$3,306	\$1,238	\$2,874		\$1,819	\$4,365	
70	\$2,261	\$4,505	\$1,966	\$3,917		\$2,887	\$5,895	
75	\$3,726	\$6,429	\$3,240	\$5,591		\$4,733	\$8,337	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$619	\$1,839	\$529	\$1,572		Not Available	Not Available
55	\$784	\$2,156	\$670	\$1,842		Not Available	Not Available
60	\$1,048	\$2,663	\$896	\$2,276		Not Available	Not Available
65	\$1,498	\$3,386	\$1,280	\$2,894		Not Available	Not Available
70	\$2,402	\$4,853	\$2,053	\$4,148		Not Available	Not Available
75	\$4,178	\$7,311	\$3,577	\$6,249		Not Available	Not Available
80	\$0	\$0	\$0	\$0		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☐ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived the day following the day elimination period is satisfied.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$763	\$1,645	\$581	\$1,316		Not Available	Not Available
55	\$916	\$1,953	\$733	\$1,562		Not Available	Not Available
60	\$1,156	\$2,318	\$925	\$1,854		Not Available	Not Available
65	\$1,695	\$3,088	\$1,356	\$2,471		Not Available	Not Available
70	\$2,834	\$4,647	\$2,267	\$3,718		Not Available	Not Available
75	\$5,023	\$7,513	\$4,019	\$6,010		Not Available	Not Available
80	\$0	\$0	\$0	\$0		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$400 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived after 90 days of Qualified LTC Services. The days do not have to be consecutive but they can not be separated by more than 15 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. 3 Year Maximum Policy Benefit			Day Elimination Period. Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$445	\$1,102	\$414	\$1,019		Not Available	Not Available
55	\$579	\$1,298	\$525	\$1,197		Not Available	Not Available
60	\$818	\$1,630	\$739	\$1,498		Not Available	Not Available
65	\$1,169	\$2,125	\$1,053	\$1,933		Not Available	Not Available
70	\$2,083	\$3,306	\$1,869	\$2,991		Not Available	Not Available
75	\$3,433	\$5,118	\$3,041	\$4,573		Not Available	Not Available
80	\$0	\$0	\$0	\$0		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Automatically applies when qualifications are met. Will not apply when insured is receiving the Alternative Payment Benefit.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$589	\$1,685	\$484	\$1,384		\$1,008	\$2,883
55	\$749	\$1,994	\$615	\$1,637		\$1,169	\$3,115
60	\$928	\$2,233	\$762	\$1,834		\$1,583	\$3,809
65	\$1,307	\$2,744	\$1,074	\$2,254		\$2,375	\$4,985
70	\$2,046	\$3,687	\$1,680	\$3,028		\$3,760	\$6,776
75	\$3,443	\$5,352	\$2,828	\$4,396		\$6,837	\$10,627
80	\$0	\$0	\$0	\$0		\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Confined care premium are waived after the elimination period. Home Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$622	\$1,507	\$498	\$1,206		\$1,040	\$2,517
55	\$724	\$1,653	\$579	\$1,322		\$1,207	\$2,757
60	\$924	\$2,074	\$739	\$1,659		\$1,519	\$3,410
65	\$1,366	\$2,852	\$1,093	\$2,282		\$2,273	\$4,748
70	\$2,479	\$4,398	\$1,983	\$3,519		\$3,982	\$7,066
75	\$4,102	\$6,394	\$3,281	\$5,115		\$6,568	\$10,238
80	\$0	\$0	\$0	\$0		\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$650	\$2,027	\$576	\$1,794		\$974	\$3,161	
55	\$817	\$2,347	\$723	\$2,077		\$1,222	\$3,652	
60	\$1,139	\$2,839	\$1,008	\$2,513		\$1,693	\$4,382	
65	\$1,652	\$3,633	\$1,462	\$3,216		\$2,439	\$5,576	
70	\$2,601	\$4,979	\$2,302	\$4,406		\$3,831	\$7,609	
75	\$4,166	\$7,166	\$3,687	\$6,342		\$6,069	\$10,840	
80	\$6,831	\$10,681	\$6,045	\$9,453		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☒ See company's notes, pp 119-142

Waiver of Premium

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$406	\$1,138	\$363	\$1,016		\$608	\$1,733	
55	\$520	\$1,322	\$465	\$1,180		\$782	\$2,015	
60	\$701	\$1,585	\$626	\$1,415		\$1,060	\$2,420	
65	\$1,042	\$2,061	\$930	\$1,841		\$1,582	\$3,154	
70	\$1,679	\$2,925	\$1,499	\$2,612		\$2,560	\$4,482	
75	\$3,079	\$4,753	\$2,750	\$4,244		\$3,918	\$6,071	
80	\$4,427	\$6,147	\$3,953	\$5,488		\$5,645	\$7,858	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Explain here: Confined Care Premiums after the Elimination Period. Home Health Care premiums are waived after covered home services are received on a regular basis. (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$721	\$1,747	\$577	\$1,397		\$1,169	\$2,832	
55	\$838	\$1,915	\$671	\$1,532		\$1,357	\$3,101	
60	\$1,070	\$2,403	\$856	\$1,922		\$1,708	\$3,836	
65	\$1,583	\$3,305	\$1,266	\$2,644		\$2,557	\$5,340	
70	\$2,872	\$5,096	\$2,297	\$4,077		\$4,479	\$7,948	
75	\$4,752	\$7,407	\$3,802	\$5,926		\$7,388	\$11,516	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$694	\$2,061	\$593	\$1,761		Not Available	Not Available	
55	\$879	\$2,417	\$752	\$2,066		Not Available	Not Available	
60	\$1,175	\$2,983	\$1,004	\$2,550		Not Available	Not Available	
65	\$1,681	\$3,798	\$1,436	\$3,246		Not Available	Not Available	
70	\$2,693	\$5,439	\$2,301	\$4,649		Not Available	Not Available	
75	\$4,679	\$8,188	\$3,999	\$6,999		Not Available	Not Available	
80	\$0	\$0	\$0	\$0		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

2910 days is equivalent to 8 years.

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit amount and the Maximum Benefit amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$449	\$1,523	\$403	\$1,367		\$630	\$2,245
55	\$581	\$1,789	\$521	\$1,606		\$817	\$2,635
60	\$834	\$2,192	\$749	\$1,967		\$1,171	\$3,228
65	\$1,246	\$2,855	\$1,119	\$2,563		\$1,756	\$4,201
70	\$2,043	\$4,003	\$1,834	\$3,593		\$2,878	\$5,894
75	\$3,395	\$5,906	\$3,048	\$5,302		\$4,777	\$8,660
80	\$5,729	\$8,979	\$5,143	\$8,060		\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☒ per month
☐ Not Available

☐ Important Company Notes:

\$50 minimum to \$400 maximum per [day, week or month] with a \$10 Increment.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☒ Important Company Notes

Adult Day Care or Home Care.

Waiver of Premium

Once elimination period is served. One time life time.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$264	\$710	\$236	\$634	\$316	\$865
55	\$338	\$825	\$302	\$736	\$407	\$1,006
60	\$456	\$989	\$407	\$883	\$657	\$1,441
65	\$729	\$1,385	\$651	\$1,237	\$1,139	\$2,180
70	\$1,175	\$1,966	\$1,049	\$1,755	\$1,792	\$3,012
75	\$2,063	\$3,057	\$1,842	\$2,730	\$2,743	\$4,079
80	\$3,099	\$4,130	\$2,767	\$3,688	\$4,234	\$5,657

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☐ Important Company Notes:

Notes: 10 Years

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ Important Company Notes

Notes: Simple Inflation Protection increases the insured's daily benefit amount annually by 5% of the original daily benefit for the life of the policy, with a proportional increase in the remaining total benefit amount, even while they are receiving benefits. Compound Inflation Protection increases the insured's daily benefit amount annually by 5% per year on a compound basis for the life of the policy even while they are receiving benefits.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Explain here: No premiums are due when Facility Services Benefit (FSB) are payable and as long as FSB remain payable, any unearned premium returned on a pro-rata- basis premium becomes due when FSB are no longer being paid.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$431	\$1,101	\$359	\$917	\$691	\$1,764
55	\$473	\$1,151	\$394	\$959	\$758	\$1,845
60	\$652	\$1,450	\$543	\$1,209	\$1,045	\$2,324
65	\$953	\$1,896	\$794	\$1,580	\$1,527	\$3,038
70	\$1,560	\$2,728	\$1,300	\$2,273	\$2,501	\$4,371
75	\$2,694	\$4,246	\$2,245	\$3,538	\$4,317	\$6,804
80	\$3,827	\$5,759	\$3,189	\$4,799	\$6,133	\$9,230

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime

☒ Important Company Notes:

Notes: 7 yr and lifetime not available above age 79; 2yr, 3yr, 4yr, 5yr, 7yr, lifetime available - cannot check boxes

Elimination Periods

☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

Notes: Also 5% compound 2x

Nursing Home Daily Benefit Amounts

\$2100 minimum to \$12000 maximum per [day, week or month] offered in increments of \$300.

☐ per day ☐ per week ☒ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Explain here: Premiums are waived the day after the elimination period is met.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$348	\$1,273	\$303	\$1,107	\$550	\$2,241
55	\$474	\$1,486	\$413	\$1,293	\$756	\$2,592
60	\$705	\$1,852	\$613	\$1,610	\$1,097	\$3,199
65	\$1,049	\$2,302	\$912	\$2,002	\$1,632	\$3,969
70	\$1,630	\$3,036	\$1,418	\$2,640	\$2,513	\$5,198
75	\$2,855	\$4,494	\$2,483	\$3,908	\$4,433	\$7,763
80	\$4,488	\$6,148	\$3,902	\$5,346	\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime

☒ Important Company Notes:

Notes: 3 yr, 4 yr and Lifetime available. 10 Yrs. Plan also available

Elimination Periods

☒ 0 days ☐ 60 days
☐ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Notes: There are 7 automatic annual inflation protection options: Simple 1%, Simple 2%, Simple 3%, Simple 4%, Simple 5%, Simple 6% and Compound 5%. There are 3 Guaranteed Purchase Options: CPI-U, CPI-U + 1 and CPI-U + 2. With the CPI-U Guaranteed Purchase option, the policyowner receives annual offers to increase his benefits proportionally to the increase in the CPI-U over the past year (september last year to september 2 years prior). Our

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Waiver of Premium

Explain here: Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

20* Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$314	\$981	\$215	\$672	\$366	\$1,189
55	\$476	\$1,310	\$326	\$897	\$552	\$1,581
60	\$651	\$1,588	\$446	\$1,088	\$750	\$1,905
65	\$965	\$2,050	\$661	\$1,404	\$1,104	\$2,441
70	\$1,496	\$2,758	\$1,025	\$1,889	\$1,697	\$3,273
75	\$2,468	\$4,006	\$1,690	\$2,744	\$2,794	\$4,742
80	\$0	\$0	\$0	\$0	\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime

☒ Important Company Notes:

Our Facility Care benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected.

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Also offer a 5% capped at 2 times the monthly benefit originally selected. Also offer 3% and 4% compound.

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$442	\$1,401	\$378	\$1,198		Not Available	Not Available
55	\$558	\$1,640	\$477	\$1,401		Not Available	Not Available
60	\$748	\$2,034	\$639	\$1,739		Not Available	Not Available
65	\$1,069	\$2,587	\$914	\$2,211		Not Available	Not Available
70	\$1,714	\$3,702	\$1,465	\$3,164		Not Available	Not Available
75	\$2,978	\$5,568	\$2,546	\$4,760		Not Available	Not Available
80	\$0	\$0	\$0	\$0		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

2920 days is equivalent to 8 years.

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Also available are 3% and 4% compound inflation options. The Maximum Daily Benefit amount and the Maximum Benefit amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☐ Important Company Notes

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$467	\$1,584	\$419	\$1,422		\$655	\$2,335
55	\$604	\$1,861	\$542	\$1,671		\$849	\$2,741
60	\$868	\$2,279	\$779	\$2,046		\$1,218	\$3,357
65	\$1,296	\$2,969	\$1,163	\$2,666		\$1,827	\$4,369
70	\$2,125	\$4,163	\$1,908	\$3,737		\$2,993	\$6,129
75	\$3,531	\$6,142	\$3,170	\$5,514		\$4,968	\$9,007
80	\$5,958	\$9,338	\$5,349	\$8,383		\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Nursing Home and Residential Care Facility Only. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ Important Company Notes:

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ Important Company Notes

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☒ per month
☐ Not Available

☐ Important Company Notes:

\$50 minimum to \$400 maximum per [day, week or month] with a \$10 Increment.

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☐ 70% ☒ Important Company Notes

Adult Day Care or Home Care.

Waiver of Premium

Once elimination period is served. One time life time.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$264	\$710	\$236	\$634		\$316	\$865	
55	\$338	\$825	\$302	\$736		\$407	\$1,006	
60	\$456	\$989	\$407	\$883		\$657	\$1,441	
65	\$729	\$1,385	\$651	\$1,237		\$1,139	\$2,180	
70	\$1,175	\$1,966	\$1,049	\$1,755		\$1,792	\$3,012	
75	\$2,063	\$3,057	\$1,842	\$2,730		\$2,743	\$4,079	
80	\$3,099	\$4,130	\$2,767	\$3,688		\$4,234	\$5,657	

Refer to Rate History Section for information on premium increases for this company.

Individual

This policy form is for Home Care Only. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ Important Company Notes:

Our Facility Care benefit is monthly so it is 12 times the Facility Care benefit times the Benefit Period selected.

Elimination Periods

- ☒ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Home Care Only Benefit Amounts

\$900 minimum to \$9000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ Important Company Notes: ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple
☒ Important Company Notes:

Also offer a 5% capped at 2 times the monthly benefit originally selected. Also offer 3% and 4% compound.

Waiver of Premium

Annual premium amount for Home Care Only Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period		90 Day Elimination Period	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$381	\$1,209	\$326	\$1,033	Not Available	Not Available
55	\$480	\$1,411	\$410	\$1,206	Not Available	Not Available
60	\$647	\$1,760	\$553	\$1,505	Not Available	Not Available
65	\$920	\$2,227	\$786	\$1,903	Not Available	Not Available
70	\$1,479	\$3,194	\$1,264	\$2,730	Not Available	Not Available
75	\$2,569	\$4,805	\$2,196	\$4,107	Not Available	Not Available
80	\$0	\$0	\$0	\$0	Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

Individual